

**COMMONWEALTH OF KENTUCKY
DEPARTMENT OF INSURANCE
FRANKFORT, KENTUCKY**

IN THE MATTER OF:

Consumer Information System for Personal Automobile and Homeowner premium information

ORDER

WHEREAS, pursuant to KRS 304.2-150(3)(a) and 304.13-081, all rates, supplementary rating information and supporting information filed under KRS 340.13-011 to 304.13-161 shall be open to public inspection;

WHEREAS, EO 2008-507, signed June 6, 2008, and effective June 16, 2008, created the Department of Insurance, headed by the Commissioner of Insurance;

WHEREAS, pursuant to KRS 304.13-081, the commissioner shall develop or cause to be developed a consumer information system that will provide and disseminate price and other relevant information on a readily available basis to purchasers of homeowners or private passenger insurance;

WHEREAS, pursuant to KRS 304.13-081 insurers, advisory organizations, statistical agents, and other persons or organizations involved in conducting the business of insurance in Kentucky shall cooperate with the commissioner in the development and utilization of a consumer information system;

WHEREAS, in accordance with KRS 304.13-081 and 806 KAR 13:150 the Kentucky Department of Insurance maintains an insurance premium comparison database for personal automobile and homeowner premium, and every insurer filing rates or supplementary rating information shall submit premium comparison information on-line via the Department of Insurance website if any rate or supplementary rating information change impacts the premium information previously submitted;

WHEREAS, to further the Department's goal to maintain current homeowner and private passenger insurance premium data, the Shopper's Guide Premium Comparisons have been updated and are attached as Exhibit 1 and 2 to this order; and

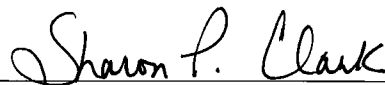
WHEREAS, KRS 304.13-081 authorizes the commissioner to assess insurers on an equitable basis for the reasonable cost of developing a consumer information system; and

WHEREAS, the commissioner has determined that no assessment on the insurers is necessary for developing and updating the consumer information system at this time;

NOW, THEREFORE, pursuant to KRS 304.13-051, 304.13-061, 304.13-081, 304.2-100, 304.2-120, 806 KAR 13:150 and all other applicable law, it is hereby Ordered that all property and casualty insurers authorized to write homeowners and private passenger automobile insurance shall, no later than 45 days from the effective date of this order, electronically provide updated information regarding and relating to insurance premiums based on previously filed rates and rules for homeowner and private passenger automobile insurance to the Kentucky Department of Insurance via the Department's website at <https://doi.ppr.ky.gov/Kentucky/secured/eservices/default.aspx> and in accordance with the instructions established by 806 KAR 13:150. Submissions of updated premium comparisons based on rates already filed with the Department should NOT be related to a filing, but filing information details should be provided for the previous filing.

IT IS FURTHER ORDERED that all such insurers shall provide such information with future rate and rule revisions pursuant to 806 KAR 13:150.

Done and effective this 7th day of November, 2008.



Sharon P. Clark, Commissioner
Kentucky Department of Insurance

APPEAL RIGHTS

Pursuant to KRS 304.2-310, please shall take notice that any person aggrieved by and desiring to appeal an order of the commissioner shall make application for a hearing with DOI within sixty (60) days after the person knew, or reasonably should have known, of the order. The application for a hearing shall briefly state the respects in which the applicant is so aggrieved, together with the grounds to be relied upon as a basis for the relief to be sought at the hearing.

Exhibit 1

COMMONWEALTH OF KENTUCKY
DEPARTMENT OF INSURANCE
PERSONAL AUTO PREMIUM COMPARISONS

To be provided On-Line at [HTTP://DOI.PPR.KY.GOV/KENTUCKY](http://DOI.PPR.KY.GOV/KENTUCKY) via eServices
DO NOT SUBMIT THIS DOCUMENT IN HARD COPY

Company Name _____	NAIC # _____	Date Prepared/Entered _____
Prepared by _____		
Preparer's Phone # _____	Ext. _____	
Preparer's E-Mail _____		
A new filing is associated with this submission: ____ (Check if applicable.)		
Company Filing # _____		
Effective Date for: New Business _____	Renewals _____	
Prior Year Direct Written Personal Auto Premium _____		
Customer Service Phone # _____	Ext. _____ (will appear in Consumer Publication)	
We do not offer personal auto insurance. ____ (Check if applicable.)		

Provide **12-Month premiums** for the locations listed below for each of the 3 examples without discounts (other than a multi-car discount in Example 2) for the locations listed below. Use whatever credit score gives rise to the lowest premium. Do not include the 1.5% state surcharge or local taxes.

Example 1 **22-year-old single female**, 6 yrs.' driving experience, commutes 15 miles one way to work, 15,000 annual mileage, no accidents or violations; 2008 Toyota Prius 4-Door Hatchback, 4 cyl.; 25/50 BI, 10 PD, BRB, 25/50 UM/UIM, \$250 Ded. COMP., \$500 Ded. COLL.

Example 2 **40-year-old married male**, 24 yrs.' driv. exper.; commutes 20 miles one way to work; 20,000 ann. miles, one speeding violation 15 mph over, 18 months ago; 2006 Ford F-150, 4x4 2-Door XLT, 4.6L/8 cyl., automatic; **38-year-old** wife, 22 yrs. driving experience, commutes 10 miles one way, 15,000 ann. mileage, no acc. or violations; 2008 Toyota Camry LE Sedan, 4-cyl., automatic; and **17-year-old single daughter**, 1 yr. driving experience, occasional operator; 100/300 BI, 50 PD, BRB & Added RB (\$50,000 total), 100/300 UM/UIM, \$250 Ded. COMP., \$500 Ded. COLL. for each vehicle.

Example 3 **68-year-old widowed male**, 52 yrs.' driving experience, pleasure use, 7,500 annual mileage, no accidents or violations; 2008 Toyota Camry LE Sedan, 4 cyl., automatic; 100/300 BI, 50 PD, BRB & Added RB (totaling \$50,000), 100/300 UM/UIM, \$250 Ded. COMP., \$500 Ded. COLL.

If you do not offer split limits, use \$60,000 combined single liability limit in Example 1 and \$300,000 CSL in Examples 2 and 3. Provide your closest comparable coverage (limits, deductibles, etc), and indicate if the comparison does not match the examples.

<u>Location</u>	<u>ZIP Code</u>	<u>12 Month Premiums</u>		
		<u>Ex. 1</u>	<u>Ex. 2</u>	<u>Ex. 3</u>
Ashland	41102	_____	_____	_____
Bowling Green	42101	_____	_____	_____
Covington	41011	_____	_____	_____
Lexington	40514	_____	_____	_____
Louisville	40218	_____	_____	_____
Paducah	42001	_____	_____	_____
Pikeville	41501	_____	_____	_____
Somerset	42501	_____	_____	_____
(Coverage does not match examples-- Check if applicable)		_____	_____	_____

Exhibit 2

COMMONWEALTH OF KENTUCKY
DEPARTMENT OF INSURANCE
HOMEOWNERS PREMIUM COMPARISONS

To be provided On-Line at [HTTP://DOLPPR.KY.GOV/KENTUCKY](http://DOLPPR.KY.GOV/KENTUCKY) via eServices
DO NOT SUBMIT THIS DOCUMENT IN HARD COPY

Company Name _____	NAIC # _____	Date Prepared/Entered _____
Prepared by _____	Preparer's Phone # _____	Ext. _____
Preparer's E-Mail _____		
A new filing is associated with this submission: ____ (Check if applicable.)		
Company Filing # _____		
Effective Date for: New Business _____	Renewals _____	
Prior Year Direct Written Homeowners Premium _____		
Customer Service Phone # _____	Ext. _____	(will appear in Consumer Publication)
We do not offer homeowners insurance. ____ (Check if applicable.)		

Provide **12-Month premiums** with no discounts for the locations listed below for each of the 3 examples. Use your **lowest rate** available (fire protection class, zone rating, etc.) in the ZIP code shown. Use whatever credit score gives rise to the lowest premium. Do not include the state 1.5% surcharge or local taxes.

- Example 1** **Owners Form (All Perils), \$125,000 Dwelling, Frame, \$500 Ded., \$100,000/\$1,000 Section II Liability; Other structures 10%, Contents 70% with RC, Loss of Use 20% of dwelling amount, year built 1985.**
- Example 2** **Owners Form (All Perils), \$200,000 Dwelling, Brick Veneer, \$500 Ded., \$100,000/\$1,000 Sec. II; Liability, Other structures 10%, Contents 70% with RC, Loss of Use 20% of dwelling amount, year built 1995.**
- Example 3** **Renters Form, \$25,000 Contents with RC, Frame, \$500 Ded., \$100,000/\$1,000 Section II Liability; Loss of Use 20% of contents amount, 1-4 families building.**

Use your closest comparable coverage (limits, deductible, etc) . available and indicate if the comparison does not match the examples.

<u>Location</u>	<u>ZIP Code</u>	<u>12 Month Premiums</u>		
		<u>Ex. 1</u>	<u>Ex. 2</u>	<u>Ex. 3</u>
Ashland	41102	_____	_____	_____
Bowling Green	42101	_____	_____	_____
Covington	41011	_____	_____	_____
Lexington	40514	_____	_____	_____
Louisville	40218	_____	_____	_____
Paducah	42001	_____	_____	_____
Pikeville	41501	_____	_____	_____
Somerset	42501	_____	_____	_____
(Coverage does not match examples-- Check if applicable)		_____	_____	_____